



PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In the PATENT APPLICATION of:

Goldberg et al.

Application No.: 10/791,227

Confirmation No.: 3633

Filed: March 2, 2004

For: PORTABLE DEVICE SERVICE PAYMENTS BY MULTIPLE MEANS

Group: 2876

Examiner: April Alicia Taylor

Our File: I-2-0209.1US

Date:

November 12, 2004

REPLY PURSUANT TO 37 C.F.R. § 1.111

Mail Stop Amendment Commissioner for Patents Post Office Box 1450 Alexandria, Virginia 22313-1450

Sir:

This Reply is being timely filed in response to the Office Action dated October 21, 2004. Please amend the application without prejudice or disclaimer as follows:

12/16/2004 TBELL2

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